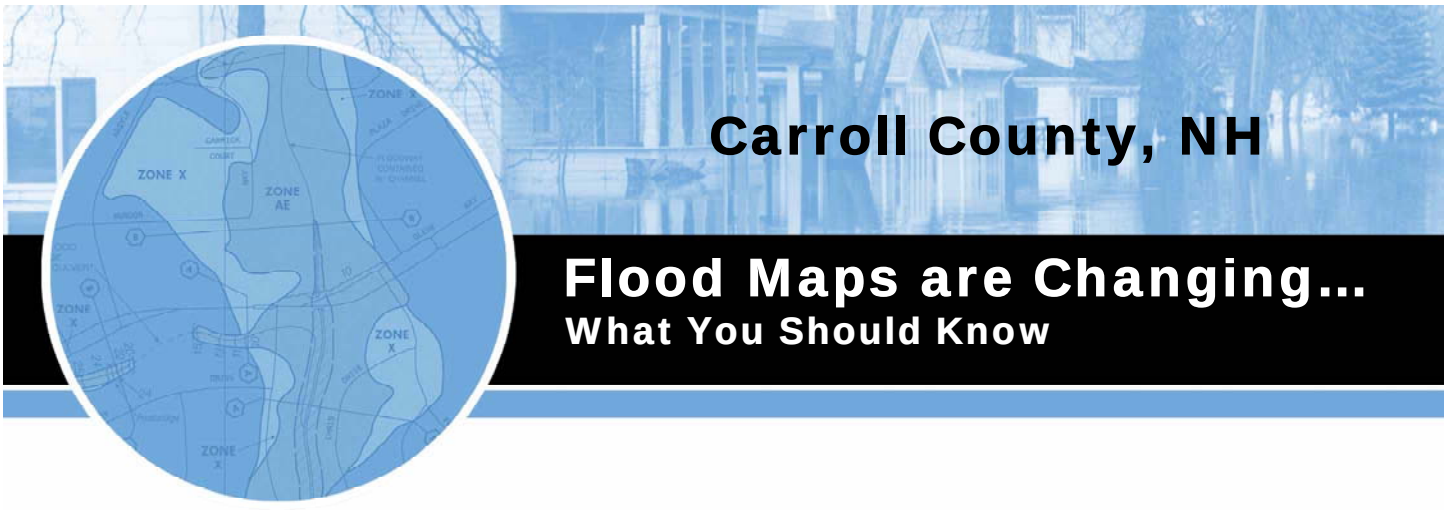

Carroll County, NH

Flood Maps are Changing...
What You Should Know

MAPPING THE RISK
FLOOD MAP MODERNIZATION

New Floodplain Maps Coming to Carroll County.

A multi-year project to re-examine flood zones and develop detailed, digital flood hazard maps is currently underway. The new maps reflect current flood risks and areas of recent growth, replacing maps that are up to 30 years old. As a result, property owners throughout Carroll County will have up-to-date, reliable, Internet-accessible information about their flood risk. And owners of several properties will learn that their risk is higher, or lower, than they thought.

It is important that property owners in Carroll County review the preliminary maps as soon as possible to determine if their risk has changed, especially those who have property along the waterbodies listed in the table on the next page.

Flood Maps: A Risk Management Must

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in Carroll County.

By showing the extent to which areas of Carroll County are at risk for flooding, flood maps help business and property owners make better financial decisions about protecting their property. These maps also allow community planners, local officials, engineers, builders and others to make important determinations about *where* and *how* new structures and developments should be built.

To ensure that everyone within Carroll County has access to the most accurate and up-to-date information about flood hazards, the preliminary maps are currently available for public view at town halls, the NH Office of Energy & Planning, and on GRANIT's web site at: www.granit.unh.edu/dfirms/.

A Better Picture of Flood Hazards

Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland, riverine and coastal flooding in certain areas has changed along with these factors. New digital mapping techniques provide more detailed, reliable and current data on county flood hazards. The result: a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.

The flood map modernization project is a joint effort between the communities in Carroll County and the Federal Emergency Management Agency (FEMA), in cooperation with private sector partners.

THE MAP ADOPTION PROCESS FOR CARROLL COUNTY

April 20, 2011 — Preliminary maps released

July 16, 2011 – Public information meetings held by FEMA in Conway and Moultonborough

February 2 to May 1, 2012 — 90-day Public Comment Period (for filing of appeals and comments)

Summer 2012 — FEMA notifies communities of final map date

Early 2013 — Maps become effective

For More Information:

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www.nh.gov/oep/programs/floodplainmanagement/modernization.htm

PHOTO: David Saville/FEMA News Photo

Flood Mapping Changes in Carroll County[1]

FLOODING SOURCES RESTUDIED WITH NEW ENGINEERING ANALYSES[2]

Moultonborough	• Bay Tributary 1 • Bay Tributary 1.1 • Berry Pond/Berry Pond Tributary 1 • Berry Pond Diversion • Halfway Brook • Halfway Brook Tributary 1 • Red Hill River	• Red Hill River Tributary 1 • Red Hill River Tributary 1 Diversion • Shannon Brook • Shannon Brook Tributary 1 • Weed Brook • Weed Brook Diversion • Weed Brook Tributary 1
Sandwich	• Berry Pond/Berry Pond Tributary 1 • Red Hill River • Weed Brook	

FLOODING SOURCES WITH REDELINEATION[3] AND DATA FROM ANOTHER STUDY[4]

Albany	• Pequawket Pond
Effingham	• Ossipee Lake • Province Lake
Moultonborough	• Moultonborough Bay

FLOODING SOURCES WITH DATA FROM ANOTHER STUDY[4]

Bartlett	• East Branch Saco River • Rocky Branch	**Moultonborough**	• Lake Winnipesaukee • Squam Lake
Hart's Location	• Saco River	**Sandwich**	• Squam Lake
Jackson	• East Branch Saco River • Wildcat Brook		

ALL OTHER FLOODING SOURCES NOT MENTIONED ABOVE[5]

[1]**All Flooding Sources –** New maps reference the North American Vertical Datum of 1988 (NAVD88). The datum conversion for Carroll County between the previous maps that reference the National Geodetic Vertical Datum of 1929 is -0.4 feet. A base flood elevation may appear to be changed but is in fact the same just referenced to the new datum.

[2]**New Engineering Analyses** – Use of new topography from Light Detection and Ranging (LiDAR), field surveys of structures, and new engineering analyses. Base flood elevations will likely differ from current maps. Floodplain limits may shift to coincide with the more accurate topographic data.

[3]**Redelineation** – Use of new topography from Light Detection and Ranging (LiDAR). No new engineering. Base flood elevations remain the same. Floodplain limits may shift to coincide with the more accurate topographic data.

[4]**Data from Another Study** – Use of data from engineering analyses for an adjoining state/community with the same waterbody. Base flood elevations will likely either be new or differ from current maps.

[5]**All Other Flooding Sources** – Data from previous map are carried over to the new maps with little or no change. No new engineering or topography used. No changes to base flood elevations and little or no changes to floodway and floodplain limits.

Flood Risks and Flood Zones

Flood maps refer to areas of high, medium or low risk as "flood hazard zones" and the zones of highest risk as "Special Flood Hazard Areas."

RISK LEVEL	FLOOD HAZARD ZONE
High Flood Risk	**AE, A, AH or AO Zone.** These properties have a 1 percent chance of flooding in any year — and a 26 percent chance of flooding over the life of a 30-year mortgage. **VE or V Zone.** These properties have a 1 percent chance of flooding in any year and also face hazards associated with coastal storm waves. **Insurance note:** High-risk areas are called Special Flood Hazard Areas, and flood insurance is mandatory for most mortgage holders.*
Low or Moderate Flood Risk	**Shaded X Zone.** These properties are outside the high-risk zones. The risk is reduced but not removed. **X Zone.** These properties are in an area of overall lower risk. **Insurance note:** Lower-cost preferred rate flood insurance policies (known as Preferred Risk Policies) are often an option in these areas.

Flood Insurance Requirements and Options

When the new maps become effective, flood insurance requirements will change. However, options exist that will allow property owners to save money while still protecting their property.

IF MAPS SHOW…	THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY
Change from low or moderate flood risk to high risk	**Flood insurance is mandatory.** Flood insurance will be federally required for most mortgage holders.* Insurance costs may rise to reflect the true (high) risk. **Preferred Risk Policy Eligibility Extension**. A cost-saving temporary insurance option for property owners newly mapped into a high-risk flood zone. An insurance agent can provide more details. **Grandfathering offers savings.** The National Flood Insurance Program (NFIP) has "grandfathering" rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage. An insurance agent can provide more details on how to save.
Change from high flood risk to low or moderate risk	**Flood insurance is optional, but recommended. The risk has only been reduced, not *removed*.** Flood insurance can still be obtained, at lower rates. Twenty-25 percent of all flood insurance claims come from low- to moderate-risk areas. **Conversion offers savings.** An existing policy can be converted to a lower-cost Preferred Risk Policy.
No change in risk level	**No change in insurance rates.** Property owners should talk to their insurance agent to learn their specific risk and take steps to protect their property and assets.

* Required for loans provided by federally regulated lenders as well as Government Sponsored Enterprises such as Freddie Mac and Fannie Mae.

FOR MORE INFORMATION **Visit www.FloodSmart.gov** for more information about how to protect against flooding and the steps local residents may need to take to ensure that they have proper insurance coverage to protect their investment.